



Early Journal Content on JSTOR, Free to Anyone in the World

This article is one of nearly 500,000 scholarly works digitized and made freely available to everyone in the world by JSTOR.

Known as the Early Journal Content, this set of works include research articles, news, letters, and other writings published in more than 200 of the oldest leading academic journals. The works date from the mid-seventeenth to the early twentieth centuries.

We encourage people to read and share the Early Journal Content openly and to tell others that this resource exists. People may post this content online or redistribute in any way for non-commercial purposes.

Read more about Early Journal Content at <http://about.jstor.org/participate-jstor/individuals/early-journal-content>.

JSTOR is a digital library of academic journals, books, and primary source objects. JSTOR helps people discover, use, and build upon a wide range of content through a powerful research and teaching platform, and preserves this content for future generations. JSTOR is part of ITHAKA, a not-for-profit organization that also includes Ithaka S+R and Portico. For more information about JSTOR, please contact support@jstor.org.

COMMERCIAL EDUCATION IN GERMANY AND IN ENGLAND.

A CAREFUL comparison of the circumstances and conditions which are favorable and unfavorable to the maintenance of our commercial position, reveals the fact that it is mainly in preliminary training and in the intellectual and moral qualities that result from such training, that we are inferior to our most formidable rivals All the advantages of an earlier start, of longer experience, of the habit of large business, and acquaintance with great affairs, are ours. So long as we had to compete with people who depended, like ourselves, upon natural gifts and rule of thumb experience, we had a marked advantage in the industrial struggle. It is only since other countries have begun to educate and train their people upon careful thought and on scientific principles, that their rivalry has begun to turn to our disadvantage. Just as undisciplined courage proves in the long run of no avail against disciplined forces in the field, so in industrial warfare, I fear, untutored natural gifts must eventually succumb to the superiority of careful professional training. Education is becoming, indeed, for us a question of vital and imperial importance.¹

These words put into a nutshell what has been said during the last twenty years by Englishmen of various political views and social rank. England saw her commercial supremacy menaced by a nation whose schools were believed to have won for her success alike in the field of battle and in the market of the world. Hence the conclusion arrived at by many Englishmen that the only way to save their commercial position lay in the establishing of commercial schools. England had one advantage in doing so: She started last and had an opportunity of turning into profit the experience of all other nations. She had a burning desire to do so. Various royal commissions and private individuals were sent to the continent, to visit schools of all kinds and to publish comprehensive reports.

It was only natural that German commercial schools were studied with care. Nevertheless, no Englishman tried to "Germanize" English education. This would be impossible, for commercial, like all other schools, must be the outcome of a national

¹ *XIX Century*, December, 1900.

spirit. So English commercial education is influenced by German ideas and models, but independent in the main features. Therefore the two systems easily admit of comparison. I propose to deal with a large subject, and attempt to write in a foreign language, hence it would not be advisable to speak of the personal experience I gathered in commercial schools of all kinds in England and Germany, either as a pupil and a student, or as a teacher or visitor. Such experience will doubtless have an indirect effect upon this article, but for my direct source of information I shall follow a more reliable guide which will be within the reach of many of my readers—the various official publications published in England. They are very accurate in reference to German schools. I shall not fail to state the sources from which they are taken. As far as I am able, I have compared the German original with the English translation.

It is not within the scope of this article to give a lengthy investigation into the ends of agencies of commercial education in general. It may be sufficient if I state that in my opinion, commercial education has a twofold aim: It has to develop the mental faculties of the pupil, and especially, but not exclusively, those most needed in business life. Secondly, it has to impart the technical training necessary for office work. In Germany we find the science of commercial education far more developed than in England. In the latter country politicians have written far oftener about the subject than teachers, consular reports have been quoted more frequently than laws of psychology. In Germany the teachers of commercial schools are well organized,¹ not with the object of improving their material condition, but of obtaining new impulses and of learning from the experience of others.

The magazine of the Commercial Teachers' Association (*Zeitschrift für das gesamte Kaufmännische Unterrichtswesen*) has its contributors in all parts of the world. England has neither a periodical devoted to the interest of commercial education nor an association of teachers of commercial schools. We find the

¹See W. WOLF, *Der deutsche Verband für das kaufmännische Unterrichtswesen und seine bisherige Wirksamkeit* (Hannover, 1899).

literature on commercial education in Germany mostly in books¹ dealing more or less thoroughly with the subject ; in England we find numberless articles in periodicals and a good many official reports,² but not a single exhaustive work. The suggestions given by these agencies have led to great variety in commercial instruction in England.

We see this variety especially in the first stage of commercial education, namely in that intended for boys who leave school at fourteen and enter immediately an office. The instruction of these young men is compulsory in most parts of Germany but it is voluntary in England. In the former country it is given almost exclusively in the daytime, in the latter mostly at night. Commercial evening schools are maintained in England chiefly by the school boards. The instruction is either free (as in London) or at nominal fees. At present the question of these evening schools is vehemently discussed. The school boards are elected for the purposes of elementary education, and a decision of the law courts has declared the expenditure of ratepayers' money for the purpose of higher education to be illegal.

The English press, with very few exceptions, has extolled the school boards for fostering commercial education, for preparing the English boy for the struggle for international competition. And indeed, nobody can withhold his admiration from English school boards for expending in this manner so vast sums. There were in 1899 and 1900,³ 12 commercial evening schools, maintained by the London school board. Bookkeeping, shorthand and French were also taught in a large number of the 350 ordinary evening schools in London ; 9,217 pupils were enrolled during the session in the commercial evening schools ; 25 pupils were under 14, 5,540 14 to 21, 3,652 over 21 years of age.

We could not help admiring London and its school board, even if the report did not tell us more about the actual attendance. The number on the roll was 5,979 in the winter term, it

¹ See DR. STEGEMANN, *Das kaufmännische Fortbildungswesen*.

² See M. E. SADLER, *Technical, Commercial and Industrial Education in England*, 1895.

³ Report of the Evening School Committee, 1899-1900.

fell to 1,243 in the summer. Even more astonishing is the following summary (it is taken not only from the commercial but also from the ordinary evening schools): Number of pupils who received instruction during the session, irrespective of the number of lessons attended, algebra, 1,529; arithmetic, 27,614; bookkeeping, 22,018; commercial correspondence and office routine, 2,853. Total number of pupils who received 12 or more hours instruction during the session, algebra, 255; arithmetic, 6,392; bookkeeping, 8,035; commercial correspondence and office routine, 828.

In the first column of the following table are given the number of pupils who received instruction during the session irrespective of the number of lessons attended; in the second column the total number of pupils who received twelve or more hours instruction during the session:

English citizenship.....	2,396	620
French.....	19,279	6,151
German.....	1,415	509
Commercial history.....	362	88
English literature.....	3,060	485
Italian.....	74	28
Latin.....	250	103
Machinery of business.....	198	61
Political economy.....	137	22
Portuguese.....	21	7
Shorthand (including typewriting in many cases)	33,973	15,176
Spanish.....	162	85

If we realize the fact that many classes meet twice a week, and that therefore the attendance during the session of 41 weeks ought to be 82 (in some classes 164) then these facts give us an object lesson of the value of evening instruction and perhaps of the efficiency of free education for adults also.

In London and other large towns instruction is given also in the Polytechnics. Here fees are to be paid, and the attendance is, therefore, not quite as bad as in the evening schools under the school board. The Polytechnics complain of the competition of the latter authority, and indeed, commercial education would involve far less expenditure if organized by one central body. The following summary shows the evening classes

conducted in London in connection with the technical education board :¹

	Classes.	Institutions.
French	173	28
German	92	25
Shorthand	146	28
Bookkeeping	67	25
Typewriting	37	12
Political economy	49	11
Spanish	31	10
Italian	15	9
Portuguese	6	3
Geography and history	38	17
Commercial law	13	9

What has been the commercial education of the German clerk who left school at the age of 14? Here I have to mention a very important difference in the training of young clerks in England and in Germany, a difference which the many writers whose opinion on the subject I have studied have entirely overlooked. The German boy receives the best part of his technical training in no school at all, he gets it in the practice of the office.

After leaving the elementary or secondary school (Realschule), the young man is apprenticed to a commercial firm. The indentures are to be signed by the apprentice, his parents, and the head of the firm. He is bound to instruct the young man thoroughly and systematically in all branches of his trade. The apprentice is bound to attend the business for four years, mostly without any remuneration. The firm is further bound to allow the young man to attend a day continuation school. After four years' apprenticeship, the young man is given a character by his employer. If a clerk seeks another situation, this character is often of greater value than the certificate of the school. This practical training in the office, going hand in hand with the regular instruction of a commercial day school, has many advantages beside those obvious upon the surface. It

¹ See *Report of the Technical Education Board of the London County Council* (London, 1901).

makes the career of a business man more expensive than in England, and this, I venture to say, is an advantage. The English clerk starts his career as an office boy, and his employer has no obligation whatever towards the instruction of the young man who earns just enough to defray the expenses of his living, and early gets a certain independence. But his knowledge and liberty do not increase in the same measure as his years and his needs. So it happens that he reaches the maximum of his salary within 25 years. A father who has to maintain his son to the age of 18 or 20, perhaps at a great sacrifice, will not only be very careful in the selection of the firm to which he apprentices his son, but he will also carefully superintend the doings of his son—who has to ask him for his pocket money. The commercial continuation schools (*Kaufmännische Fortbildungsschulen*) give instruction in the mercantile subjects, and besides in the elements of French and English. The attendance is in some cases obligatory for every apprentice to a commercial firm. The training continues for three years; the lessons are held either from 7:00 to 9:00 A. M. or from 2:00 to 4:00 P. M. on five days a week.

There existed in 1891 in the German Empire, 165 schools of this kind, of which 65 had been started since 1885. In Prussia there were 77, in the other German states 88. Town councils founded 23, chambers of commerce 11, merchant's guilds 20, the others by associations and private munificence. The state granted a subvention to 54, and town councils to 68.

The pupils of the day-continuation schools have to combine a school and business career. Many principals of firms object to this withdrawal from business of their employes for ten or twelve hours a week. They take, therefore, only boys into their offices who have passed through a secondary school (*Realschule*) or through a commercial school (*Handelsschule*). These schools combine the liberal education of a secondary with the technical training of a continuation school. A boy has to attend them mostly from the ages of 13 to 16.

A good idea of the curriculum of a German commercial school is given by the following course of the Handels-Lehranstalt, Leipzig:

	1st year.	2d year.	3d year.
German	4	3	3
English	5	4	3
French	5	4	3
Mathematics	3	3	3
Mercantile arithmetic.....	5	3	2
Physics	3	2	..
Technology .....	..	..	2
Chemistry .....	..	2	2
Study of Commodities.....	..	..	1
Geography	2	2	2
History	2	2	2
Commercial science .....	..	2	2
Counting-house work .....	..	2	..
Correspondence.....	..	..	2
Bookkeeping .....	..	..	2
Political economy .....	..	..	2
Caligraphy.....	3	2	2
Drawing	2	2	..
Gymnastics.....	2	2	..
Lessons per week	36	35	36
NON-OBLIGATORY SUBJECTS:			
Italian .....	..	2	2
Shorthand.....	2	1	1

There are about 200 commercial schools of this kind in Germany. The oldest of them was established at Leipzig in 1831. Saxony took the lead in establishing commercial schools,¹ but even there most of them are founded within the last twenty years.

The German commercial schools are, as to management, entirely independent of the secondary schools.

The contrary is the case in England. There commercial subjects are taught in many secondary schools, and almost every year brings a new attempt to bring commercial instruction into connection with secondary education. Some years ago the London Chamber of Commerce took the lead. It published the junior and senior scheme of commercial education.

¹There are 64 commercial schools with 6,315 pupils in Saxony. See G. BLONDEL, *L'error industriel et commercial du peuple Allemande* (Paris, 1900), pp. 339.

The government having no power to enforce this curriculum, it was left to the head masters of secondary schools to carry out these suggestions.¹ "Not many did so. A cursory examination of this course of study shows plainly that the Englishman has not arrived at the same estimate of a thorough commercial instruction prevail as in continental Europe, although the chamber had consulted French and German models in framing the course, to wit, the '*plan d'études de l'enseignement special*,' in vogue in France, and the programs of the commercial schools in Munich and Leipzig. The English course contains subjects the special profit and value of which for future merchants is not clearly seen,² and, on the other hand, it does not contain studies which seem indispensable for commercial pursuits. After the sixth school year the juniors must submit to an examination in the following obligatory subjects, and in at least one optional study." 1. *Obligatory studies*.—English and literature, French (eventually German, Spanish, Italian, or Portuguese), history of the commerce of Great Britain and her colonies, commercial geography, arithmetic, bookkeeping, drawing. 2. *Optional studies*.—Various branches of natural science, geometrical drawing, shorthand, Latin.

For the senior course the following obligatory branches are proposed: Two foreign languages, mathematics, commercial geography, universal and commercial history, political economy, and banking, insurance, commercial and factory law. For this senior course an examination is provided, after which a higher commercial certificate is granted. The Chamber of Commerce desires to draw special attention to the fact that in its scheme it requires a sound general education before special commercial

¹ See *Report of the Commissioner of Education*, 1896-7, p. 207.

² See, for instance, the curriculum for English (senior) 1901. In literature an intelligent acquaintance with the following works was required: Bacon's *Essays*; Burke, *Thoughts on the Present Discontent*; Shakespeare, *Henry V.*, *As You Like It*. What an "intelligent acquaintance" means will be seen by two out of the five questions in the senior examination for English, 1901: "Describe the characters of the 'Melancholy Jaques,' 'Touchstone,' 'Orlando,' and illustrate them by quotations. Connect with their context and explain the following extracts:" Six extracts are given, for instance, "Certainly there is a consent between the body and the mind, and where nature erreth in the one, she ventureth in the other."

subjects are introduced. But it drives a coach and four through its own act by the provision that special subjects may be taken. In consequence of this, most of the candidates cram into their heads just enough knowledge to get the certificate for one or two subjects.

Owing to the omission from the course of studies of branches absolutely necessary for thorough commercial preparation, the plan did not remain without serious opposition on the part of experts. Very few chambers felt impelled to establish commercial schools on the proposed basis. The chambers of Manchester and Edinburgh worked out kindred courses of study which they fashioned after German and French models, with this essential difference, that the courses are intended both for boys and girls.

A number of schools with modern sides have been founded in London and other English towns.

All these endeavors were found insufficient, and the schemes for commercial education, already large enough, were augmented by two new ones.

The Association of Chambers of Commerce passed, at its meeting 1898, a resolution in favor of commercial education, and addressed a memorial to the prime minister, asking for grants for commercial subjects in secondary schools. At present the educational department makes grants to commercial instruction of an elementary character in evening schools, but nothing has been done to assist financially commercial education of a more advanced kind. The head masters of secondary schools state that, while in their opinion there would be a large demand for commercial instruction if it were provided, they are quite unable to carry on commercial courses unless aid is given as is already granted to their work in science and art. The memorial of the Chambers of Commerce contains also proposals for the training of teachers of commercial subjects :

It appears desirable that courses of instruction should be conducted in connection with the various universities by men having expert knowledge of the branches of business matters dealt with, and that degrees or diplomas should be granted on adequate examination.

As it is doubtful whether the present government will find time to carry out these suggestions, a new authority has appeared in the field to solve the problem of commercial education—the

London county council. A special subcommittee on commercial education was appointed by the technical education board of the London county council. The committee conducted prolonged investigations into the whole question, took a large amount of evidence from all sides and sources, and presented a comprehensive report to the board on February 20, 1899.

We need not quote the general remarks on the question of commercial education, both from a national point of view and also from that of the special requirements of London. The report expresses the same opinion as advocated by the London Chamber of Commerce in 1887, and as we find argued today in numberless articles of reviews and newspapers. Indeed, if it were possible to solve the problem by general remarks, suggestions and proposals, England would have the most perfect system of commercial education in all the world.

The report above mentioned made the following specific recommendations :

That the commercial education required is of several distinct grades, and must be adapted to the different needs of many distinct groups. That, to meet the needs of those who enter business offices about the age of fourteen, day continuation schools are required which should give to boys a two years' course of training specially adapted for commercial life. That it is desirable that there should be, in many of the public secondary day schools in London of the second grade, departments devoting themselves primarily and avowedly to the preparation for commercial life of boys who leave school at eighteen or nineteen ; that the curriculum of such a department should not lead up to a classical or mathematical career at the universities, but should qualify its pupils either to enter the higher ranks of commercial life or to pursue an advanced course of study in the economic and commercial faculty of the new London university, or in other institutions of higher commercial education, and that negotiations be entered into with a view to the development of such a department in one or more of the existing public secondary schools of the first grade.

It is in the last provision that we find a great improvement upon the schemes of the London Chamber of Commerce. New schools, but not new examinations, are wanted in England.

The technical education board has established a commercial department at University College School, London. It was

organized by Mr. A. Kahn, M.A., who gained one of the scholarships offered every year to teachers, to enable them to study commercial schools on the continent. The annual report of the technical education board for 1900 speaks in high terms of this school, which was opened with twenty boys in 1900. It has some features which distinguish it from all the commercial and from many secondary schools in England. Its pupils are not prepared for any external examination. It is intended that there should be an annual and a leaving examination, but these examinations are to be in the hands of the board, and are to be based upon the actual work done at the school. This provision, common to all German commercial and secondary schools, allows drawing up a curriculum influenced by nothing but educational science and local circumstances. This Mr. Kahn has done, availing himself of a large experience gathered in commercial schools of all kinds in France and Germany. The arithmetic is a special course of commercial arithmetic drawn up and taught by Mr. Kahn, and in the teaching of foreign languages the new methods of oral teaching are adopted. All this had been impossible had the board confined itself to establishing a new examination; or if the pupils were to be prepared for the senior commercial certificate of the London Chamber of Commerce.

The idea of higher commercial education has been developed systematically during the last thirty years. The last two years have witnessed the development of the highest stage in the process of commercial education. It has been recognized as an independent branch of university work. Germany has taken up the idea with great vigor, and will soon have four commercial colleges. The first of them was opened at Leipzig on April 25, 1898.¹

This new high school is an instance of German foresight in grasping future necessities, and in providing betimes the means of supplying them. Its effect will undoubtedly be to bring German education in commercial matters, which is already extremely rigorous, to a higher level than ever before, and

¹ See H. RAYDT, *Handelshochschule zu Leipzig*, 1898; M. BECK, *Die Reform des Kaufmännischen Bildungswesens* (Mannheim, 1899), etc.

enable the German people to carry out commercial enterprise in the future even more successfully than they have done in the past.¹

The scheme of the college has given rise to much controversy.² The Handelshochschule at Leipzig has no separate building and no professors and teachers of its own. Those employed in this new work are the men already lecturing and teaching either in the university or in the already existing commercial school. The object of the Handelshochschulen is to offer a scientific theoretical and a thoroughly practical commercial education to young men who have been already in trade, or who have had a secondary education or to intending teachers of commercial schools.

All the lectures are given at the university and are intended for students of law and political economy. They are fitted into the curriculum of the faculty of law and philosophy, and I do not think that the student of the commercial college has the same benefit from them as has a future barrister or judge.

The practical teaching at the Leipzig college consists in instruction in the various subjects, and is given by teachers of the commercial school.

In 1899 another commercial college was opened at Aachen.³ It is connected with the technical college and has a curriculum very similar to that in Leipzig.

I think a very great step forward has been made in the establishment of the newest of the German commercial colleges. It was opened the first of May, 1901, at Koeln, and is entirely independent of any other college. The principal said in his opening speech: ⁴ "Our college is able to devote all its attention to the evolution of its own ideas."

The establishment of a fourth commercial college at Frankfurt is now under consideration. The development of these institutions is watched with the greatest interest in England. Various critics have advised the educational authorities to follow

¹ For the curriculum, etc., of the Leipzig College, see "The Commercial High School at Leipzig," *British Foreign Office Report* N. 468, 1898.

² See BEIGEL, *Der Kampf um die Handelshochschule*.

³ See *The Journal of the Board of Trade*, October, 1898.

⁴ *Zeitschrift für das kaufmännische Unterrichtswesen*, May, 1901.

the German example, and have overlooked the fact that England may claim to have the oldest commercial school of university rank — the London School of Economics and Political Science.

It was founded about fifteen years ago, and recognized by the University of London, Act of 1898, as a faculty of the new University of London. It is open to intending professors in political economy, to those engaged in, or about to engage in public administration, central or local, in the public service, whether in England, in India, or in the colonies; and to those who recognize the utility of such general scientific training combined with some detailed knowledge of some group of subjects in relation to business and professional life, *e. g.*, bankers, merchants, railway officials, etc.

The classes are held mostly in the evenings, for the convenience of those engaged during the daytime; a full course at the school, including training in methods of investigation, would take no less than three years for a student who would give practically all of his time to the work of the school.

A professorship of commerce is also to be established at the new university at Birmingham. The course of study is not fixed yet.

The curriculum of the English high schools for commerce does not include instruction in modern languages or in the technical mercantile subjects, but in the essential features it has all the advantages of earlier start and of better earlier organization than the kindred institutions in Germany. But why is it that these have developed so rapidly that even Englishmen have lost sight of their own long-established commercial high school? The answer to this question is given in my concluding remarks on the spirit which enlivens the development of commercial education in both countries.

The students in the department for commerce and industries have to attend the following lectures: (1) Economics, descriptive and historical; (2) General economic theory; (3) Theory and practice of statistics; (4) The government of the British empire; (5) The structure and function of the modern state; (6) The history of British and German commercial policy, and the

issues of commercial policy; (7) Economic geography; (8) Commercial and industrial law.

The achievements of purely mercantile training have been somewhat overrated by many English writers.¹

The commercial success of the German nation is not the outcome of commercial education, the latter is rather itself the offspring of that success which has opened the eyes of the chambers of commerce to the immense value of commercial education for a commercial people. Therefore the wonderful increase of commercial schools is a result, and not one of the courses of the trade successes of Germany. About ten years ago the state of mercantile education was not a very high one.

If this be made to read twenty years ago, I agree entirely with these striking remarks. But how has it been possible for Germany to increase the number of her commercial schools to a far greater extent than England has done since the time when the schemes of the London Chamber of Commerce were published? In Germany a sound elementary and secondary education had laid a firm foundation to build upon. Every town went to work, according to its own local needs, and the government watched, centralized, and aided all these endeavors in order to prevent overlapping and unnecessary expenditure.

England is paying her penalty for having neglected education for a century. Every chamber of commerce tried to solve the problem for the country by establishing examinations or publishing schemes. Besides the examinations of the London Chamber of Commerce three or four other educational bodies hold examinations in commercial subjects. By this system many of the commercial schools have to prepare pupils for several different examinations, and are unable to follow their own curriculum. So education is not benefited, but fettered, by the endeavors to develop commercial schools. England can only hope to have lasting results for the sums spent on mercantile schools, if she considers and organizes commercial education as resting on the firm basis of a systematically organized secondary education.

ALBERT HEINIG

FREIBERG, GERMANY

¹ *Foreign Office Report*, 434, November, 1897: "Commercial Education in Germany."